

NOTICE OF OBJECTION TO CONFIRMATION

Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (“Fannie Mae”), creditor c/o Seterus, Inc. has filed papers with the Court to object to the Confirmation of the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

File with the Court an answer, explaining your position at:

**Clerk
U.S. Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan & Diamond, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054

MARIE-ANN GREENBERG, Trustee
30 TWO BRIDGES ROAD, SUITE 330
FAIRFIELD, NJ 07004

Attend the hearing scheduled to be held on 12/17/2014 in the NEWARK Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: 11/26/2014

/s/ Andrew Spivack
Andrew Spivack, Esq.
Phelan Hallinan & Diamond, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 1566
Fax: 856-813-5501
Email: andrew.spivack@phelanhallinan.com

File No. CH-7959

Phelan Hallinan & Diamond, PC

400 Fellowship Road

Mt. Laurel, NJ 08054

856-813-5500

FAX Number 856-813-5501

Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (“Fannie Mae”), creditor c/o Seterus, Inc.

In Re:

DIANE M. BARBERA
A/K/A DIANE M. SLATTERY
A/K/A DIANE SLATTERY BARBERA

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
NEWARK VICINAGE

Chapter 13

Case No. 14-26532 - RG

Hearing Date: 12/17/2014

The undersigned, Phelan Hallinan & Diamond, PC, attorneys for Secured Creditor, Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (“Fannie Mae”), creditor c/o Seterus, Inc., the holder of a Mortgage on debtor residence located at 86 RUCKMAN AVENUE, HILLSDALE, NJ 07642-1725 hereby objects to the Confirmation of the debtor proposed Chapter 13 Plan on the following grounds:

1. Movant is Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (“Fannie Mae”), creditor c/o Seterus, Inc..
2. Debtor, DIANE M. BARBERA are the owners of the property located at 86 RUCKMAN AVENUE, HILLSDALE, NJ 07642-1725.
3. It should be noted that Movant is in the process of drafting and filing a Proof of Claim. The approximate arrears are \$144,104.88.
4. Debtor's Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
5. Movant objects to this treatment of its claim. Confirmation of Debtor's proposed Plan should be denied.

WHEREFORE, Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association (“Fannie Mae”), creditor c/o Seterus, Inc. respectfully requests that the Confirmation of Debtor's Plan be denied.

/s/ Andrew Spivack

Andrew Spivack, Esq.

Phelan Hallinan & Diamond, PC

400 Fellowship Road, Suite 100

Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext. 1566
Fax: 856-813-5501
Email: andrew.spivack@phelanhallinan.com

Dated: 11/26/2014

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c)	
CH-7959 Phelan Hallinan & Diamond, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 856-813-5500 Attorneys for Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.	
In Re:	Case No: 14-26532 - RG
DIANE M. BARBERA A/K/A DIANE M. SLATTERY A/K/A DIANE SLATTERY BARBERA	Adv. No: _____ Hearing Date: 12/17/2014

CERTIFICATION OF SERVICE

1. I, Lyndsey Cantwell:

represent the _____ in the above-captioned matter.

am the secretary/paralegal for Phelan Hallinan & Diamond, PC, who represents Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. in the above captioned matter.

am the _____ in the above case and am representing myself.

2. On November 26, 2014, I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: November 26, 2014

/s/ Lyndsey Cantwell

Lyndsey Cantwell

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
DIANE M. BARBERA 86 RUCKMAN AVENUE, HILLSDALE, NJ 07642-1725	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ <small>(as authorized by the court *)</small>
	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ <small>(as authorized by the court *)</small>
MARGARET LAMBE JUROW 45 PARK ST., SUITE 4 MONTCLAIR, NJ 07042	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ <small>(as authorized by the court *)</small>
MARIE-ANN GREENBERG, Trustee 30 TWO BRIDGES ROAD, SUITE 330 FAIRFIELD, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ <small>(as authorized by the court *)</small>

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.